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Hawaiian News Co.
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Young Building

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At the recent California State
A GOLD AWARD
A BLUE RIBBON AWARD and
A CASH PRIZE

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ARE LOW

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Offers some fine lots near the coast at Palmyra at a bargain. Also the balcony sea-beach home of the late Admiral Beckley at Aquas Marina.

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A small number of cheap lots in a new tract on Gulick street, just opened. Prices ranging from \$150 to \$500. Easy terms.

Also a few lots in Nuuanu Valley.

FOR RENT—A fine, cozy 2-bedroom cottage in town, \$21, and a 4-bedroom house, with all possible conveniences and latest improvements, at Kalia, \$23. J. M. SCHNACK, 137 Merchant Street.

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We deliver fresh Milk and Cream twice daily to all parts of the city. Satisfaction Guaranteed
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Money Back if it Fails.

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ALL DRUGGISTS

RICHEST WOMAN, 78, BAPTIZED

Hetty Green Prepares for Confirmation as an Episcopalian

NEW YORK, N. Y., July 15. — Mrs. Hetty Green, who is in her 78th year, was baptized last Saturday afternoon in the Episcopal faith, in order to prepare for confirmation as a member of the church.

The ceremony was performed in Jersey City by Rev. Augustine Elmendorf, rector of Holy Cross Episcopal church, in the presence of Col. Edward Howland Robinson Green, on whose shoulders have fallen much of his mother's great business responsibilities. Elmendorf is distantly related to Mrs. Green and for five or six years he has been endeavoring to induce her to think less of things earthly.

The baptismal ceremony was conducted in the church. Owing to the advanced age of Mrs. Green, sponsors were not required, according to the church laws, and Col. Green merely acted as a witness. The Greens returned to New York after the ceremony.

Mrs. Green will now prepare herself for the confirmation service, which will be conducted by Bishop D. Lines, of the Newark diocese.

ROGUES AT WORK

How Banks and Bankers are Swindled of Large Sums

William J. Burns talked to the bankers of Texas not long ago about the crooks and swindlers who prey on the banks. Not the men who dynamite safes, for Burns does not believe that they are the most dangerous. The check raisers and black mailers are the worst.

"We were called on the other day," he said, "to investigate the robbery of the Bank of New Berlin, N. Y., but it was found that the cashier of the bank had been blackmailed out of \$500,000, or, at least, a great part of it. This particular man was found to be gambling in stocks. Probably the crooked broker tipped to his crooked friend that this banker was dealing in stocks and unquestionably using the bank's money. Then the blackmailer got busy and urged the cashier to lend him money, that he might plunge, and this continued until \$500,000 had been squandered."

That is one way. Another sort of crook gets money through this device: He sends a check, apparently by mistake, to a big commercial institution, and, when sufficient time has passed for the check to be banked, the crook writes a letter to say that the check was mislaid and asks for his money back. A check for the amount on the firm's check blank is received. Then the crook gets busy at changing the figures on the check. Even tinted paper and perforations do not daunt the cleverest of the sharpers.

Burns told about the ruse employed by a forger in New York:

"Along about 5 o'clock in the afternoon a young man called on a large brokerage concern and said that he understood that there was some complaint about the paper of the checks fading. The bookkeeper had gone home, and the office boy, who was alone, suggested that he call the following day. He asked the boy if he could not show him the canceled checks. The checks being accessible to the boy, he showed them—the visitor abstracted a check. Then he succeeded in getting some checks exactly like that from the same printer who had been printing for this particular concern."

The next time you are tempted to swear at the man at the cashier's window when he won't cash a check because he doesn't know you, just remember that the very solvency of the bank rests on his caution.

JOHN M. OSKISON.

MAD HORSE BREAKS INTO HAYWARD BANK

HAYWARD, Cal., July 18.—A valuable horse, owned by Bert Lawrence of San Lorenzo, suddenly became delirious early this morning in a veterinary stable and, breaking loose, ran into the street and attempted to get into the Bank of Hayward building. In doing so the frenzied animal broke down the door and completely wrecked it. It then dropped dead in its tracks. It was so jammed in the doorway that a butcher had to be employed to cut it up before the remains could be removed. The horse had been suffering from acute pneumonia. Several days ago it developed symptoms of insanity, according to the veterinary surgeon.

SEES MUCH IN FISHER'S VISIT

Eastern Newspaper Thinks the Secretary Will Investigate Many Problems Here

Secretary Fisher's visit to Hawaii is giving some concern to the Christian Science Monitor, which discusses with some sympathy the racial problems of this territory. The Monitor says:

Mr. Taft, before he became President, used to be commissioned by his friend and executive chief, Mr. Roosevelt, to execute those delicate commissions of investigation that could not be entrusted to officials lower in rank than cabinet officers. The same sort of duty now is being delegated by President Taft to Secretary of the Interior Fisher, who first had to straighten out the controversy over Secretary Ballinger by first-hand study of the northwestern conservation situation and later was sent to Alaska. Now he is off for Hawaii, where economic, racial and military problems need keen scrutiny, thought and sound judgment. The moneyed planters with their large and extremely profitable estates and the workers do not see eye to eye, whether it be on matters of wages or of local or American continental fiscal policy; and it is charged formally by Hawaii's delegate to Congress that the present Governor of the islands is far too considerate of the interests of the rich.

The racial complex of the islands is equalled under the American flag only by some of the textile manufacturing cities of New England; and of course it outranks them in the number of Asiatics. School, church and recreational activities are busy with the Americanizing and fusing process on lines of amalgamation far broader than are encouraged on the mainland. Honolulu is a laboratory for deliberate, synthetic processes in race fusion such as exists nowhere else with anything like the same amount of wealth and education dedicated to and fostering the process. But there is by no means agreement as to the immediate or ultimate results of this race-bleed, and the situation is one about which Washington needs to be authoritatively informed.

Hawaii enters strategically into the naval policy of the United States in the Pacific, and when fitted out with the armament and garrison authorized by Congress the nation will have in Honolulu one of its most important cities. With the coming of the military element into that already complex society, a new era will open.

Henry Gillard Smart and his bride, formerly Miss Thelma Parker, are expected in Honolulu on the Mauna Kea next Saturday, their original plans to come to the capital on last week's boat having been changed at the last moment. They are now in Hilo, the guests of Mr. and Mrs. Maguire, having returned from the Volcano House on Sunday.

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CARTER'S LITTLE LIVER PILLS will put you right in a few days. They do their duty.

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Let us show you the Fountain Spray Brushes

They are made of rubber in the shape of hair and shampoo brushes, with every "bristle" or "tooth" hollow, and the water goes through the channel with absolute freedom.

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BATH SET NO. 5.....2.00	SHAMPOO SET NO. 132B.....2.00
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